

EXTENSIONS OF REMARKS

H.R. 458

HON. WALTER B. JONES

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. JONES of North Carolina. Mr. Speaker, Title Two of H.R. 458 is most important to those of us who represent districts with a heavy military presence.

It regulates so-called "military lenders," and protects servicemembers from abusive marketing and collection practices by high-cost lenders that are typically clustered outside of military installations, and who increasingly operate on the Internet. It also regulates title lenders and high-cost lenders that charge hidden fees and who frequently refinance loans to generate even more fees. Importantly, it codifies industry best practices rules for payday advance lenders.

Today's Armed Forces are the most effective in the history of the world. They have the same credit needs as the rest of us, but are uniquely vulnerable to abusive marketing and collection practices.

Many of the young men and women who have volunteered to serve in our military have limited experience in handling financial matters. They have relatively low incomes and can easily fall into debt and have to borrow to help pay expenses. Quite often, they have difficulty borrowing from traditional lenders and have to seek higher-cost credit from specialty lenders such as small loan companies, payday lenders, or finance companies. When relatively unsophisticated borrowers are unable to readily repay a loan from these lenders, they can become consumed with worries over their debt and this undercuts their abilities to fulfill their military duties.

Mr. Speaker, the New York Times pointed out abusive lending practices by companies like Pioneer Financial, a Missouri-based high-cost lender which exclusively targets services members, and according to Securities and Exchange Commission filings, employs a loophole to get around the Servicemembers Civil Relief Act (SCRA). According to that paper, Pioneer charges high rates and hidden fees and has the policy of refinancing their existing loans within the first year for the express purpose of generating more fees. Unfortunately, it's not just one company like Pioneer that requires servicemembers to prey on our Armed Forces personnel. Various types of creditors, including finance companies, small loan companies, payday lenders and others, have perpetrated abusive lending practices.

That is why this legislation, and Title Two in particular, is so important. Our men and women in uniform have earned the protections that H.R. 458 will provide them.

TRIBUTE TO THOMAS CARR

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. VAN HOLLEN. Mr. Speaker, it is with great pleasure that I rise to commend one of my constituents, Thomas Carr, recipient of a fellowship to attend Harvard University's Senior Executives in State and Local Government Program at the John F. Kennedy School of Government.

As Chief of Montgomery County (MD) Fire and Rescue Service, Mr. Carr works to protect the community and educate the residents on safety precautions and fire prevention. His efforts were recognized by the National Fire Protection Association (NFPA), a primary supporter of the fellowship. Since 1896, the Association has been a leader promoting fire, electrical, building, and life safety awareness.

Mr. Carr, likewise, has been a leader in promoting fire, electrical, building, and life safety awareness to the citizens of our community. I applaud Thomas Carr and wish him continued success in the years ahead.

IN HONOR OF JOE NUCCI

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. FARR. Mr. Speaker, I rise today to honor the memory of a man who was a rising star in the fresh produce industry. At age forty, Joe Nucci was one of the youngest leaders in his field. Tragically, Joe passed away suddenly July 7, 2005, while vacationing with his family in Florida.

Joe was born and raised in Salinas, California. In 1983, he graduated from Salinas High School and went on to study for two years at Hartnell College. He completed his college education at California State University Chico and spent a year in Buffalo, New York working with JC Brock Fresh Foods. In 1989, Nucci returned to California to take a position at Mann Packing Company, which was run by his father, Don Nucci, and his father's business partner Bill Ramsey.

One of Joe's first achievements at Mann Packing Company was finding a new use for a previously unpalatable product: broccoli stems. Impressing his coworkers and superiors with a new bagged broccoli coleslaw, it wasn't long before he advanced to Mann Packing Company's product development and quality assurance division, then to the position of vice president of marketing. In 2000, he became president and CEO of the Mann Packing Company. Under his leadership, the company grew at an unprecedented rate and became one of the produce industry's strongest innovators. The Produce Marketing Association recognized Joe's fairness, integrity, and

innumerable talents and invited him to serve on their Board of Directors as secretary/treasurer. He was to become its chairman in 2006. His contributions to the United Fresh Fruit and Vegetable Association, the Produce for Better Health Foundation, and the International Fresh-cut Produce Association will not long be forgotten either.

Joe Nucci made tremendous strides to better his industry, local community, and our Nation. He will be remembered for his innovation, his leadership, and his devotion to his family. He is survived by his wife, Debbie; two sons, Michael and Matthew; three sisters, Lorri Nucci Koster, Gina Nucci, and DeDe Nucci Reyna; father Don Nucci; and mother Barbara Manning. Mr. Speaker, it is with great sadness that I rise to honor the memory of Joe Nucci.

TRIBUTE TO CAROLYN DULCHINOS

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. UDALL of Colorado. Mr. Speaker, I rise today to pay tribute to and acknowledge the outstanding work of Carolyn Dulchinos, a Senior Policy Advisor for the Boulder County Board of Commissioners. This month, she will be leaving this position that she has served with distinction for over 10 years.

Ms. Dulchinos is a shining example of the dedication and commitment to public service and community values held by those who work in the public sector. Early on in her career—a career that is still young and filled with future promise—she was drawn to the calling of public service and has followed this path ever since.

In the mid-1980s, she worked as a staff assistant in the office of Congressman PETE STARK from California. She remained in Washington and worked for the American Association of Retired Persons and the National Association of Trial Lawyers. She also worked for a prestigious lobbying firm in Washington where she helped clients work through issues before Federal agencies. At this position, she also helped draft and enact legislation for the minting of commemorative coins to honor the 50th Anniversary of the D-Day invasion of Normandy. This is but a small yet significant example of her focus on the general public good that has defined her career up to now.

Since she began work for Boulder County in the spring of 1995, Ms. Dulchinos applied her skills and spirit of service to the citizens of this diverse and vibrant community. During her time with Boulder County she worked tirelessly with Boulder County's State legislative representatives to promote wise public policy at the Colorado State legislature. Through this work, she was instrumental in helping the Colorado legislature develop and fund innovative human service programs, such as a program called Impact. This program provides coordinated human services to help children at risk

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Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

of institutionalization remain in their own communities where they become productive citizens. She has also worked on issues of importance to Boulder County with Colorado's congressional delegation, such as the cleanup and closure of the former Rocky Flats nuclear weapons production facility, open space protection on Federal public lands in the county, and critical transportation funding needs.

Ms. Dulchinos also worked on and succeeded in accomplishing environmentally and economically sustainable administrative actions at Boulder County and legislation on multimodal transportation, land use, and open space, among many others. She has been a tremendous asset to the Board of County Commissioners and a workhorse for the office. She has the ability to simplify complex issues, get to the crux of an issue and communicate this effectively to decisionmakers and the public. She is known for her sense of humor and for her efforts to boost the morale and collegiality of the office through her memorable events commemorating employees' birthdays, going away parties, and retirements.

Although Ms. Dulchinos is leaving the county, I know that she will continue to be a contributing member of the community. She has a bright future ahead and I wish her the very best in her future endeavors.

IN HONOR OF SERGEANT KIP
JACOBY

HON. E. CLAY SHAW, JR.

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. SHAW. Mr. Speaker, I rise today to pay tribute to a courageous young man who died while serving our country in the war in Afghanistan.

Sergeant Kip Jacoby was a 21-year-old Florida resident who is described by his classmates as someone with a brilliant smile and perfect charm. He joined the Army a few short months after high school graduation and has served our Nation for three years as a member of the Special Forces "Night Stalkers". Kip loved his country and served honorably. On the Army's Web site, his family posted a message stating, "He loved what he was doing, he knew the risks, and he was proud to be a soldier, fighting, so others wouldn't have to."

On June 28, 2005, Kip was one of 16 soldiers whose helicopter was hit by an insurgent's rocket-propelled grenade. He was part of an elite American military team that was on mission to clear anti-governmental forces from Kumar Province of eastern Afghanistan. Kip Jacoby was awarded the Purple Heart posthumously.

Mr. Speaker, the people of this Nation will be forever grateful for Kip's selfless sacrifice and valiant service to our country. He died to protect freedom for America and to provide freedom for millions around the globe.

Sergeant Jacoby's distinguished service and commitment to freedom will never be forgotten.

PERSONAL EXPLANATION

HON. ADAM B. SCHIFF

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. SCHIFF. Mr. Speaker, on rollcall No. 362, had I been present, I would have voted "aye."

HONORING THE HOMER HIGH
SCHOOL BASEBALL TEAM FOR
THEIR RECORD-SETTING SEASON

HON. JOHN J.H. "JOE" SCHWARZ

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. SCHWARZ of Michigan. Mr. Speaker, it is my special privilege to honor the Homer Trojans baseball team for setting the national record for consecutive wins in high school baseball by winning 75 straight games. I commend the Trojans for the dedication required to accomplish such a remarkable feat.

The Trojans' streak began on opening day of the 2004 season with a victory over Addison. The team would eventually earn a State championship, with a record of 38 wins to zero losses. During the season, Homer shut out 20 opponents.

The Trojans continued to dominate the diamond in the 2005 season. Improving on their 2004 record, the Trojans shut out 21 opponents in 2005, a national record. They also had a streak of eight consecutive shutouts, which etched the team in the State record book again. The Trojans ended the 2005 season with a 37-1 record and a runner-up finish in the State.

In the world of sports, success is often determined based on wins and losses. However, the Trojans are not just a success for winning 75 consecutive games; they are a success because of the manner in which they win. Their astounding record is testament to not only their ability to pitch, hit, run, and field; it is indicative of their superb commitment to teamwork and maturity. The lessons they learned and skills they perfected will help prepare them for a bright future, whether it be on or off the baseball field. I am honored to have these fine young men as constituents, and I invite my colleagues to join me in honoring their accomplishments.

TRIBUTE TO MONTGOMERY
COUNTY

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. VAN HOLLEN. Mr. Speaker, it is with great pleasure that I rise today to commend Montgomery County for its commitment to recycling.

The Montgomery County Recycling Center received the 2005 Material Recovery Facility of the Year Award. This is the second time in 5 years that Montgomery County has received this award from the Solid Waste Processing Division of the American Society of Mechanical Engineers (ASME).

The criteria needed to receive this award include the facility's success in reaching its goals, environmental performance and safety, and the facility's role in solid waste processing and integrated waste management.

The plant is estimated to generate about \$3,000,000 in revenue for fiscal year 2005. In addition, the plant underwent a processing system equipment overhaul in the summer of 2002 which increased its efficiency.

Recycling is a vital part of our effort to preserve our environment for future generations. I am very proud of Montgomery County's success in this area and I applaud the community leaders and citizens for their dedication to recycling.

IN HONOR OF EDNA KIMBRO

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. FARR. Mr. Speaker, I rise today to honor the life of Edna Kimbro, State Parks Historian and architectural conservator. On June 26, 2005, Edna Kimbro, 57, died of cancer at her Watsonville residence. She is survived by her husband Joe, sons David and Joey, brother Todd, and granddaughter Sakura.

Ms. Kimbro was born on June 25, 1948. She graduated from the University of California Santa Cruz with a degree in Art History. In the 1970s, Kimbro bought the last remaining building of an early civilian Spanish settlement and began preserving it as best her finances would allow. In 1998 Kimbro, along with her husband and two sons, purchased a 150 year old adobe home in Watsonville, CA. To preserve the building, she traveled to Europe on a United Nations grant to study the earthquake resistant preservation of old mud brick based buildings. Sadly shortly after she returned home, the Lorna Prieta earthquake destroyed the 150 year old adobe home. This unfortunate event did not daunt her. Edna convinced State administrators to buy the damaged adobe, repair the damage, and create a State park.

Mr. Speaker, I am joined by Edna Kimbro's family and mends to honor her life and contributions to the preservation of California's history. Her memory will always be preserved in our minds, just as the adobe structures she worked so tirelessly to preserve.

INTRODUCTION OF THE UNITED
STATES ARMY RELIEF ACT

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. UDALL of Colorado. Mr. Speaker, yesterday I introduced a bill with my colleague in the House, Representative ELLEN TAUSCHER, to increase the end-strength of the Army. A companion bill was introduced in the Senate by Senators LIEBERMAN, CLINTON, REED, NELSON, and SALAZAR. I am grateful to Sen. LIEBERMAN and Rep. TAUSCHER for their leadership on this issue, and to the Third Way organization for its recent report on this issue and its help on this bill.